

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

DAVID J. NETKOWICZ
TAMI L. NETKOWICZ
Debtor(s)

Case No. 20-10781JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2020.
- 2) The plan was confirmed on 01/15/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/22/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/06/2023.
- 6) Number of months from filing or conversion to last payment: 35.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$62,806.93.
- 10) Amount of unsecured claims discharged without full payment: \$79,730.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$108,500.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$108,500.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,711.99
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,211.99

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL LABS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	43,101.00	43,379.30	0.00	30,159.07	0.00
CACH LLC	Unsecured	10,926.00	13,140.63	13,140.63	300.09	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	8,118.00	8,118.08	8,118.08	185.39	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	4,846.00	4,846.24	4,846.24	110.67	0.00
CLEVELAND CLINIC	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	87.00	NA	NA	0.00	0.00
DIRECTV (*) - TRUSTEE PAYMENTS	Unsecured	0.00	501.21	501.21	11.45	0.00
FIDELITY NATIONAL COLLECTION++	Unsecured	539.00	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTION++	Unsecured	203.00	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTION++	Unsecured	197.00	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTION++	Unsecured	162.00	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTION++	Unsecured	119.00	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTION++	Unsecured	117.00	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTION++	Unsecured	100.00	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTION++	Unsecured	93.00	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTION++	Unsecured	61.00	NA	NA	0.00	0.00
FIDELITY NATIONAL COLLECTION++	Unsecured	58.00	NA	NA	0.00	0.00
FIRST SAVINGS BANK++	Unsecured	1,083.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	5,318.00	5,411.65	5,411.65	123.58	0.00
KOHL'S	Unsecured	173.00	173.78	173.78	3.97	0.00
LAKEVIEW FEDERAL CREDIT UNION	Unsecured	3,990.00	3,990.70	3,990.70	91.14	0.00
LAKEVIEW FEDERAL CREDIT UNION	Secured	13,553.00	13,553.37	13,553.37	13,553.37	799.70
LAKEVIEW FEDERAL CREDIT UNION	Secured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,966.00	2,966.84	2,966.84	67.75	0.00
METCREDIT USA	Unsecured	73.00	75.14	75.14	1.72	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	11,541.00	12,123.25	12,123.25	276.86	0.00
PNC BANK NA	Secured	149,665.00	150,289.76	0.00	48,999.40	0.00
PNC BANK NA	Secured	0.00	5,036.48	5,036.48	5,036.48	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	346.00	346.29	346.29	7.91	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	18,170.00	18,864.30	18,864.30	430.80	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,376.00	4,494.14	4,494.14	102.64	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	178.00	217.37	217.37	4.96	0.00
RECEIVABLES PERFORMANCE MAN,	Unsecured	501.00	NA	NA	0.00	0.00
THOUSAND TRAILS NACO++	Unsecured	0.00	NA	NA	0.00	0.00
UNITED COLLECTION SERVICE	Unsecured	25.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	0.00	681.44	681.44	15.56	0.00
UPMC PHYSICIAN SERVICES	Unsecured	0.00	240.97	240.97	5.50	0.00
US DEPARTMENT OF HUD**	Secured	46,300.07	46,300.07	0.00	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	1,933.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$48,999.40	\$0.00
Mortgage Arrearage	\$5,036.48	\$5,036.48	\$0.00
Debt Secured by Vehicle	\$13,553.37	\$43,712.44	\$799.70
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,589.85	\$97,748.32	\$799.70
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$76,192.03	\$1,739.99	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,211.99</u>
Disbursements to Creditors	<u>\$100,288.01</u>
TOTAL DISBURSEMENTS :	<u>\$108,500.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.